

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Annette Allen
Debtor

Case No. 16-03921-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 26, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2021:

Recip ID	Recipient Name and Address
db	+ Annette Allen, 2640 Reel Street, Harrisburg, PA 17110-2017
cr	+ SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ U.S. Bank National Association, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4846377	+ Buckley Madole, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
4875163	CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
4842019	+ Citizens Bank, 4271 Union Deposit Road, Harrisburg, PA 17111-2899
4842020	+ Comcast, c/o RUI Credit Services, PO Box 1349, Melville, NY 11747-0421
4836037	+ Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
4842021	+ Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238
4836038	+ Drayer Physical Therapy, 5300 Derry Street, 2nd Floor, Harrisburg, PA 17111-3576
5355960	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5355961	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Goldman Sachs Mortgage Company Serviced by Select Portfolio Servicing,
4836040	+ James & Darlene Allen, 1285 Main Street, Oberlin, PA 17113-1115
4876077	+ James and Darlene Allen, 1285 Main Street, Harrisburg, PA 17113-1115
4836034	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4836043	+ Patricia L. Willis, 2335 Rudy Road, Harrisburg, PA 17104-2025
4836044	+ Pinnacle Health Hospitals, c/o Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875
4842023	+ Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353
4836045	+ Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
4847852	+ U.S. Bank National Association, Trustee(See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4987672	+ Wilmington Savings Fund Society, FSB, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
5001754	+ Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
5001755	+ Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Wilmington Savings Fund Society, FSB Carrington Mortgage Services, LLC 92806-5948

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jul 26 2021 22:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	Jul 26 2021 22:48:00	Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4848218	EDI: GMACFS.COM	Jul 26 2021 22:48:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
4836035	+ EDI: GMACFS.COM		

District/off: 0314-1
Date Rcvd: Jul 26, 2021

User: AutoDocke
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Page 2 of 3
Total Noticed: 40

		Jul 26 2021 22:48:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
4836036	EDI: CITICORP.COM	Jul 26 2021 22:48:00	Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
4836039	+ EDI: CONVERGENT.COM	Jul 26 2021 22:48:00	GE Money Bank/Sam's Club, c/o Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
4836033	EDI: IRS.COM	Jul 26 2021 22:48:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4836041	Email/Text: ktramble@lendmarkfinancial.com	Jul 26 2021 18:42:00	Lendmark Financial Ser, 2118 Usher St Nw, Covington, GA 30014
4853484	+ EDI: AGFINANCE.COM	Jul 26 2021 22:48:00	ONEMAIN, 605 MUNN RD, FORT MILL, SC 29715-8421
4836042	+ EDI: AGFINANCE.COM	Jul 26 2021 22:48:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
4930997	EDI: PRA.COM	Jul 26 2021 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4930998	EDI: PRA.COM	Jul 26 2021 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4842022	+ EDI: PENNDEPTREV	Jul 26 2021 22:48:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
4842022	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 26 2021 18:42:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
4845577	EDI: PENNDEPTREV	Jul 26 2021 22:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4845577	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 26 2021 18:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4836555	EDI: RECOVERYCORP.COM	Jul 26 2021 22:48:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4836046		Timothy Watson (address unknown), per entry #24
cr	*+	PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	*+	U.S. Bank National Association, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
4843965	*+	Citizens Bank, 4271 Union Deposit Road, Harrisburg, PA 17111-2899
4843966	*+	Comcast, c/o RUI Credit Services, PO Box 1349, Melville, NY 11747-0421
4843967	*+	Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238
4977128	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4977129	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4843968	*+	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
4843969	*+	Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353
4856582	##+	Drayer Physical Therapy Institute, PO Box 30, Reedsville, PA 17084-0030

TOTAL: 1 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
Celine P DerKrikorian	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Bear Ste ecmail@mwc-law.com
Gary J Imblum	on behalf of Debtor 1 Annette Allen gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ructpy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
Michele A De Witt	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bkecfinbox@aldridgepite.com, mdewitt@ecf.inforoptcy.com
Rebecca Ann Solarz	on behalf of Creditor Goldman Sachs Mortgage Company bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

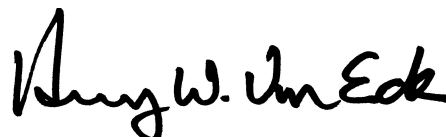
Debtor 1	Annette Allen	Social Security number or ITIN	xxx-xx-9320
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:16-bk-03921-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Annette Allen
fka Annette A. Watson

7/26/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Lyndsey Price, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.